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Forensic Mortgage Violation Assessment Screening

TILA Analysis

Borrower:	Gustavo Romanello	Date Audited:	04/26/2011
Current Servicer:	Bank	Date Closed:	07/22/2005
Note Holder:	UTD	Loan#:	000459401-6

Disclosed Final TILDS			
APR	FINANCE CHARGE	Amount Financed	Total of Payments
5.8832 %	\$269,813.65	\$143,900.75	\$413,714.40

TILA Analysis Actual TILDS			
APR	FINANCE CHARGE	Amount Financed	Total of Payments
5.7465 %	\$259,331.81	\$143,884.75	\$403,216.56

Number of Payments (Monthly): 480
 Amount of most common payment: \$899.72
 Amount of any irregular first payment: \$0.00
 Amount of any irregular final payment: \$0.00

Based on Independent Assessment & Calculation:

Annual Percentage Rate (APR) Discrepancy: 0.1367 %

Finance Charge Discrepancy: \$10,481.84

*Violation APR Tolerance for Error on Fixed Rate Loans is .125%;

**Violation APR Tolerance for Error On ARM is .25%;

***Violation Finance Charge Tolerance for Error is \$100; Or if Refinance then 1/2 of 1% of total loan

****Violation Finance Charge Tolerance for Error IF in Foreclosure is \$35;